

Fill in this information to identify the case:

Debtor 1	John R Dalferro
Debtor 2 (Spouse, if filing)	
United States Bankruptcy Court for the:	District of MA (State)
Case number	19-13581

Official Form 410S1**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Santander Bank, N.A.

Court claim no. (if known): 3

Last 4 digits of any number you use to identify the debtor's account:

3 6 0 9

Date of payment change:
Must be at least 21 days after date of this notice 07 / 16 / 22New total payment:
Principal, interest, and escrow, if any \$ 442.21**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?** No Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ _____

New escrow payment: \$ _____

Part 2: Mortgage Payment Adjustment**2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?** No Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____ %

New interest rate: _____ %

Current principal and interest payment: \$ _____ New principal and interest payment: \$ _____

Part 3: Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?** No Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: number of days in the month changes the amount due _____

Current mortgage payment: \$ 427.94

New mortgage payment: \$ 442.21

Debtor 1

John R Dalferro

First Name

Middle Name

Last Name

Case number (if known)

19-13581

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- I am the creditor.
 I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.


Signature

Date 06 / 27 / 2022

Print: Miguelina Candelario
First Name Middle Name Last Name

Bankruptcy Administrator

Title _____

Company Santander Bank, N.A.

Address 450 Penn Street
Number Street
Reading PA 19602
City State ZIP Code

Contact phone (484) 512 - 3530

Email DeftBkr@santander.us

STATEMENT OF ACCOUNT

JOHN R DALFERRO
DONNA M DALFERRO
379 MAIN ST
NORWELL, MA 02061-2400

Account Number:
Statement Period From: 05/20/2022
Statement Period Through: 06/19/2022
Days in Statement Period 31
Current Balance 193,352.17
Credit Line Amount: 0.00
Available Credit 0.00

Minimum Payment: 19,218.08
Payment Due Date: 07/16/2022

IMPORTANT MESSAGES

Principal Due	\$0.00	Beginning Balance	\$192,909.96
INTEREST CHARGE Due	\$442.21	Advances	\$0.00
Past Due Amount	\$10,870.88	Payments Received	\$0.00
Late Charges Due	\$0.00	INTEREST CHARGE	442.21
Fees Due	\$7,904.99	Ending Balance	\$193,352.17
Total Minimum Payment Due	\$19,218.08	Unapplied Credit Balance	273.26

SUMMARY OF REVOLVING ACCOUNT BALANCE

Periodic Rate From	05/20/2022	Periodic INTEREST CHARGE	\$442.21
Periodic Rate Through	06/19/2022	ANNUAL PERCENTAGE RATE	2.9900
Payment Amount	442.21		
Daily Periodic Rate*	.00000819178		
Balance Subject to Interest Rate	\$174,134.09	Ending Principal	\$174,134.09

* The daily periodic rate may vary

TRANSACTION ACTIVITY SINCE YOUR LAST STATEMENT

Posting Date	Effective Date	Activity Description	Amount	Balance
05/20/2022		BEGINNING PRINCIPAL		174,134.09
06/19/2022		ENDING PRINCIPAL		174,134.09
***** * FEES *****				
TOTAL FEES THIS PERIOD				0.00
***** * INTEREST CHARGED *****				
TOTAL INTEREST THIS PERIOD				442.21
***** * 2022 TOTALS YEAR-TO-DATE *****				
TOTAL FEES CHARGED				0.00
TOTAL INTEREST CHARGED				2,451.86

Please return this portion with your check

Account Number	Due Date	Payment Due	Amount Enclosed
	07/16/2022	19,218.08	

JOHN R DALFERRO
DONNA M DALFERRO
379 MAIN ST
NORWELL, MA 02061-2400

Make Check Payable To:

SANTANDER BANK, N.A.
P.O. BOX 16255
READING, PA 19612-6255

UNITED STATES BANKRUPTCY COURT
DISTRICT OF MASSACHUSETTS

In Re:
John R Dalferrro
Debtor

Ch 13
Case No. 19-13581
Honorable Christopher J Panos

CERTIFICATE OF SERVICE

I, Miguelina Candelario of Santander Bank, N.A., do hereby certify that on June 27, 2022, I caused to be served a copy of the Notice of Payment Change on the service list below by having a copy of the same mailed by the first class mail, postage prepaid or other method specified on service list.

Signed under the penalties of perjury, this 27th day of June 2022.

Miguelina Candelario
Miguelina Candelario
Santander Bank, N.A.
Bankruptcy Administrator
450 Penn Street
Reading, PA 19602
(484) 512-3530
Email: DeftBkr@santander.us

VIA US MAIL

John R Dalferrro
379 Main Street
Norwell, MA 02061

VIA ECF

Carolyn Bankowski
13trustee@ch13boston.com

Bayview Loan Servicing, LLC c/o Andrew S. Harmon
mabk@harmonlaw.com

Community Loan Servicing, LLC f/k/a Bayview Loan Servicing, LLC c/o Joseph Dolben
mabk@harmonlaw.com

Kathleen L. Kane
Kkanelaw@comcast.net

Federal Home Loan Mortgage Corporation c/o Reneau J. Longoria
rjl@dgndl.com

John Fitzgerald
USTPRegion01.BO.ECF@USDOJ.GOV

MEFA c/o Melissa Donohoe Dixon
melissa@donohoelawpc.com

**OFFICIAL LOCAL FORM 7
UNITED STATES BANKRUPTCY COURT
DISTRICT OF MASSACHUSETTS**

In re:

John R Dalferro
Debtor,

Bk. No. 19-13581
Chapter 13

DECLARATION RE: ELECTRONIC FILING

PART I - DECLARATION

I, Miguelina Candelario, hereby declare(s) under penalty of perjury that all of the information contained in my Notice of Mortgage Payment Change (singly or jointly the "Document"), filed electronically, is true and correct. I understand that this DECLARATION is to be filed with the Clerk of Court electronically concurrently with the electronic filing of the Document. I understand that failure to file this DECLARATION may cause the Document to be struck and any request contained or relying thereon to be denied, without further notice.

I further understand that, pursuant to the Massachusetts Electronic Filing Local Rule (MEFR) 7(b), all paper documents containing original signatures executed under the penalties of perjury and filed electronically with the Court are the property of the bankruptcy estate and shall be maintained by the authorized CM/ECF Registered User for a period of five (5) years after the closing of this case.

Dated: 06/27/2022

Miguelina Candelario
(Affiant)

PART II - DECLARATION OF ATTORNEY (IF AFFIANT IS REPRESENTED BY COUNSEL)

I certify that the affiant(s) signed this form before I submitted the Document, I gave the affiant(s) a copy of the Document and this DECLARATION, and I have followed all other electronic filing requirements currently established by local rule and standing order. This DECLARATION is based on all information of which I have knowledge and my signature below constitutes my certification of the foregoing under Fed. R. Bankr. P. 9011. I have reviewed and will comply with the provisions of MEFR 7.

Dated:

Signed: _____
(Attorney for Affiant - /s/used by Registered ECF Users Only)